

Application ID: WSFG004426940

NJ-Investor Profile Questionnaire

Fixed Deferred Annuity Request Form

Complete this form and mail to:

Fidelity Annuity Service Center, P.O. Box 770001, Cincinnati, OH 45277-0050.

1 CONTRACT OWNER

JAVIER TORRES

Owner's Name

SSN/TIN

Date of Birth

Mobile Phone

Secondary Phone

Email

Check One: Married ☒ Yes ☐ No Retired ☐ Yes ☒ No

If employed, occupation ADVERTISING

2 JOINT OWNER

DORA DILLMAN

Joint Owner's Name

SSN/TIN

Date of Birth

Mobile Phone

Secondary Phone

Email

Check One: Married ☒ Yes ☐ No Retired ☒ Yes ☐ No

If employed, occupation _____

3 BENEFICIARY(IES)

Primary Beneficiary(ies)

SURVIVING SPOUSE

Name

Name

Name

Name

Name

Name

Name

Name

Name

Name

Contingent Beneficiary(ies)

Name

Name

Name

Name

Name

Name

Name

Name

Name

Name

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SPDA-IPQ-NJ

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4 INVESTOR PROFILE

If there is a Joint Owner, include the combined information for both owners. If you have any questions, please contact a Fidelity Annuity Specialist¹ at 800-544-2442. This information is collected for the sole purpose of evaluating the suitability of this product for you.

1. What is the total number of the Owner's and Joint Owner's dependents? Total Dependents: 0
2. Do you have an emergency fund to satisfy any emergencies and major expenses (e.g., medical expenses, college, and home improvements) without needing the funds invested in this annuity? If so, how long do you think the emergency fund will last should you need it?
- ☐ Less than 3 months ☐ 3–6 months
☒ More than 6 months ☒ No emergency fund
3. Do you plan to withdraw money from this annuity before age 59½? ☒ Yes ☒ No
4. What is your risk tolerance for this investment?
- ☒ Conservative
☐ Balanced
☐ Growth
☐ Aggressive Growth
5. What is your annual income (from all sources)?
- ☐ \$0–\$25,000 ☐ \$25,000–\$50,000
☐ \$50,000–\$100,000 ☒ Greater than \$100,000
6. Why are you purchasing this annuity? (Check all that apply.)
- ☐ Tax-Deferred Savings
☒ Fixed Rate
☒ Estate Planning
☐ Other _____
7. What is your time horizon for this investment? (How long do you plan to keep this annuity?) 3 Years
8. What is your investment experience? (Please enter the number of years of investment experience you have in the following.)
- 30 Years in Stocks 30 Years in Bonds
30 Years in Mutual Funds 1 Years in Annuities
9. What is your federal tax bracket?
- ☐ Under 15% ☐ 22%–27.5% ☒ Over 27.5%
10. What is your estimated net worth (including real estate, personal property, as well as bank account[s], brokerage account[s], and retirement assets, but excluding your primary residence)?
- ☒ Less than \$150,000
☐ \$150,000–\$500,000
☒ Greater than \$500,000
11. What are your monthly nondiscretionary expenses (such as housing, clothing, food, utilities, taxes, and medical expenses) as a percentage of your monthly income?
- ☒ Less than 50%
☐ From 50% to 80%
☐ Greater than 80%
12. What is your total investment in this annuity and all other annuities you own? \$ 1,200,000.00
13. What is your estimated liquid net worth (the total net value of your cash, mutual funds, and other liquid securities—securities that can be liquidated without incurring substantial penalties such as the 10% premature withdrawal tax penalty or surrender charges)? \$ 5,500,000.00

IMPORTANT INFORMATION ABOUT FUNDING YOUR ANNUITY PURCHASE

To facilitate the annuity purchase, funds may be transferred from your brokerage account at Fidelity Brokerage Services ("FBS") to an account at Fidelity Insurance Agency (an affiliate of FBS), then subsequently transferred to an account held in the name of the insurance company issuing your policy.

4 INVESTOR PROFILE (CONTINUED)

14. What is your total investment in annuities as a percentage of your liquid net worth? (Divide line 12 by line 13.) 21.82 %
15. Have you replaced an annuity contract within the past 36 months? ☐ Yes ☒ No
16. Do you understand that, if you do not hold this product to maturity, your investment is subject to surrender charges? (In addition to surrender charges, contracts that include a market value adjustment that are surrendered before maturity may further decrease the value of your investment.) ☒ Yes ☐ No
17. Have you considered the financial strength of the insurance company backing this annuity, and the potential diversification benefits of purchasing annuities from several companies? ☒ Yes ☐ No

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CONTRACT

To help the government fight the funding of terrorism and money-laundering activities, federal law requires Fidelity to verify your identity by obtaining your name, date of birth, legal address, and a government-issued identification number before opening your contract. In certain circumstances, Fidelity may obtain and verify this information with respect to any person(s) authorized to effect transactions in a contract. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your contract may not be issued if Fidelity cannot verify this information. Fidelity will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information.

Fidelity Representative Use Only

1. Based on my discussions with the Client(s) and/or their designated agent or advisor (collectively, the "Client") and an evaluation of their time horizon, risk tolerance, and preferences, we reviewed the following reasonably available alternative investments and the costs associated with them before the submission of this application:

- ☒ Certificates of Deposit
☒ Treasury Notes and Bonds

Other:

2. Please explain the basis for recommending this annuity purchase or annuity replacement transaction and why it is in the best interest of the Client:

- ☒ The Client(s) requested a fixed investment with no market risk.
☐ The rate of the SPDA contract exceeded the rate for the comparable fixed investments.
☐ The Client(s) preferred the ability to take RMDs from the annuity. This ability is not available in Treasuries and brokerage CDs.
☐ The Client(s) preferred to forgo the higher rate of CDs in return for the 10% liquidity feature of the annuity.

Other:

5 REPLACEMENT PURCHASES ONLY

The replacement of existing life insurance policies or annuity contracts should occur only when it is demonstrated to be in your best interest. Please carefully evaluate the features and benefits of both the existing and proposed contracts before making your decision.

PLEASE COMPLETE ONLY THE APPLICABLE SECTIONS.

A. VARIABLE ANNUITY REPLACEMENT SECTION

(Existing contract information)

Current contract value \$ _____

Mortality and Expense Charge (M&E) _____ %

Guaranteed fixed rate _____ %

Charge for optional riders _____ %

Is the existing contract subject to surrender charges? ☐ Yes ☐ No

Surrender charge payable to replace existing contract \$ _____

Justification for surrender charge: _____

Does the existing contract provide living benefits? ☐ Yes ☐ No

Living rider benefit base \$ _____

Justification for loss of living benefits: _____

Guaranteed minimum death benefit \$ _____

Is the guaranteed minimum death benefit higher than the current value? ☐ Yes ☐ No

Justification for loss of death benefit: _____

FIDELITY REPRESENTATIVE STATEMENT

(Required for replacement purchases)

Please explain the advantages of continuing the existing contract without changes: _____

Please provide the basis for the replacement or surrender and why it is in the Client's best interest: _____

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5 REPLACEMENT PURCHASES ONLY (CONTINUED)

B. FIXED ANNUITY REPLACEMENT SECTION
(Existing contract information)

Current contract value \$ _____

Current interest rate _____ %

Guaranteed minimum interest rate _____ %

Is the existing contract subject to surrender charges? ☐ Yes ☐ No

Surrender charge payable to replace existing contract \$ _____

Justification for surrender charge: _____

Guaranteed minimum death benefit \$ _____

Is the guaranteed minimum death benefit higher than the current value? ☐ Yes ☐ No

Justification for loss of death benefit: _____

FIDELITY REPRESENTATIVE STATEMENT
(Required for replacement purchases)

Please explain the advantages of continuing the existing contract without changes: _____

Please provide the basis for the replacement or surrender and why it is in the Client's best interest: _____

C. LIFE INSURANCE REPLACEMENT SECTION
(Existing policy information)

Policy cash value \$ _____

Planned annual premium \$ _____

Is the existing policy subject to surrender charges? ☐ Yes ☐ No

Surrender charge payable to replace existing policy \$ _____

Justification for surrender charge: _____

Life insurance death benefit \$ _____

Justification for loss of life insurance death benefit: _____

Does the existing policy have an outstanding loan? ☐ Yes ☐ No

Justification for exchange with existing loan: _____

5 REPLACEMENT PURCHASES ONLY (CONTINUED)

FIDELITY REPRESENTATIVE STATEMENT
(Required for replacement purchases)

Please explain the advantages of continuing the existing policy without changes: _____

Please provide the basis for the replacement or surrender and why it is in the Client's best interest: _____

D. INDEX ANNUITY REPLACEMENT SECTION
(Existing contract information)

Current contract value \$ _____

Guaranteed fixed rate _____ %

Is the existing contract subject to surrender charges? ☐ Yes ☐ No

Surrender charge payable to replace existing contract \$ _____

Justification for surrender charge: _____

Guaranteed minimum death benefit \$ _____

Is the guaranteed minimum death benefit higher than the current value? ☐ Yes ☐ No

Justification for loss of death benefit: _____

Annuity Value \$ _____

FIDELITY REPRESENTATIVE STATEMENT
(Required for replacement purchases)

Please explain the advantages of continuing the existing contract without changes: _____

Please provide the basis for the replacement or surrender and why it is in the Client's best interest: _____

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6 PRODUCT

1. Carrier Western & Southern Life Assurance Company
2. Product Western & Southern SmartSelect
3. Premium Amount 400000.00
4. Payment Method Brokerage Account
5. Interest Rate Guarantee Period 3-Year Guaranteed Rate Option

By signing below, I authorize the purchase of the annuity contract as provided within Section 6 of this form. I certify that to the best of my knowledge and belief the information contained on this form is complete and accurate.

<input checked="" type="checkbox"/>  SD8D007780714A0...	<input checked="" type="checkbox"/> 12/21/2022 DATE	<input checked="" type="checkbox"/>  SD8D007780714A0...	<input checked="" type="checkbox"/> 12/21/2022 DATE
SIGNATURE OF CONTRACT OWNER		SIGNATURE OF JOINT OWNER (IF APPLICABLE)	

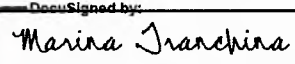
I recognize that neither Fidelity Brokerage Services LLC, Member NYSE, SIPC, nor Fidelity Insurance Agency, Inc., is a bank, and the insurance products that they distribute are not backed or guaranteed by any bank or insured by the FDIC.

The annuity and the solicitation, negotiation, and sale of the annuity concerning its suitability are subject to regulatory oversight by the New Jersey Department of Banking & Insurance. For inquiries, you can contact the Department's Consumer Assistance Services at 1-800-446-7467 or online at <http://www.state.nj.us/dobi/consumer.htm>.

THE FIDELITY REPRESENTATIVE AND THE FIDELITY PRINCIPAL MUST SIGN
Representative and Principal Acknowledgement

Signing below signifies that you ("you" refers to the Registered Representative and Supervisory Principal) acknowledge the following:

- 1) To the best of my knowledge and belief, the information contained in the application, including but not limited to the Investor Profile information and the information pertaining to whether the Client has existing policies or contracts, and whether this policy will replace any other insurance or annuity, is accurate and complete;
- 2) I have made a reasonable effort to obtain and consider the Client information required to recommend this transaction and believe that the annuity product chosen on this form is a suitable investment;
- 3) I have a reasonable basis to believe that the Client has been informed of the material features of this annuity; and
- 4) I have a reasonable basis to believe that the Client would benefit from certain features of this annuity.
- 5) (For Supervisory Principal only) I have reviewed all the relevant information and approve this transaction. In the event that this transaction was not recommended, I approve this transaction on the basis that the Client has been informed of the reasons the transaction is not recommended, and that the Client has affirmed that he or she still wants to proceed with the transaction.

<input checked="" type="checkbox"/> LISA WOODS	<input checked="" type="checkbox"/>
PRINT NAME OF FIDELITY REPRESENTATIVE	PRINT NAME OF FIDELITY PRINCIPAL
<input checked="" type="checkbox"/> LISA WOODS 12/21/2022 12:49:14 PM	<input checked="" type="checkbox"/>  9A8A839E152C422...
SIGNATURE OF FIDELITY REPRESENTATIVE	SIGNATURE OF FIDELITY PRINCIPAL
DATE	DATE



Fixed annuities available at Fidelity are issued by third-party insurance companies, which are not affiliated with any Fidelity Investments company. These products are distributed by Fidelity Insurance Agency, Inc., and for certain products, Fidelity Brokerage Services LLC, Member NYSE, SIPC. Fidelity Insurance Agency, Inc., and Fidelity Brokerage Services LLC represent insurance companies and receive compensation for services provided on their behalf. A contract's financial guarantees are solely the responsibility of and are subject to the claims-paying ability of the issuing insurance company.

FIDELITY REPRESENTATIVE COMMENTS REQUIRED IF:

- The Client has checked any of the shaded boxes;
- The Client's total investment in annuities as a percentage of liquid net worth exceeds 50% (Section 4, line 14).

Representatives should provide detailed comments to address each suitability flag. The comments should not be a restatement of the flag, but instead an explanation of why the purchase is suitable.

FIDELITY REPRESENTATIVE COMMENTS:

Question 2:

Question 3:

Question 4:

Question 5:

Question 6:

Question 7:

Question 8:

Question 10:

Question 11:

Question 14:

Question 16:

Question 17: